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WHAT IS CLAIMED IS:

1. A conversational portal, comprising:

dialog with clients having varying input/output (I/O) modalities, wherein the conversational browser retrieves information from an information source in response to a request from a requesting client and one of serves and presents the retrieved information to the requesting client in a format that is compatible with the I/O modalities of the requesting client.

- 2. The conversational portal of claim 1, wherein the information provided by the information sources is implemented in a multi-modal representation.
- 3. The conversational portal of claim 2, wherein the multi-modal representation is a modality-independent format.
- 4. The conversational portal of claim 2, further comprising a transcoder, operatively associated with the conversational browser, for converting the multi-modal information into at least one modality-specific format based on the I/O modalities of the requesting client.

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- 5. The conversational portal of claim 4, wherein the conversational portal detects the I/O modalities of the requesting client to convert the multi-modal information into the at least one modality-specific format.
- 6. The conversational portal of claim 5, wherein the conversational portal detects the I/O modalities of the requesting client based on one of registration protocols and identification of the access channel.
- 7. The conversational portal of claim 1, further comprising a portal directory database, accessible by the conversational browser, for storing one of an index of information sources, information associated with information sources, and a combination thereof.
- 8. The conversational portal of claim 7, wherein the information, which is stored in the portal directory database associated with the information sources, is maintained in a multi-modal format by a service provider of the conversational portal under business agreements between the service provider of the conversational portal and service providers of the information sources.

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- 9. The conversational portal of claim 1, further comprising a capture module for capturing a connection between the requesting client and the conversational portal and holding the client captive during predetermined time periods.
- 10. The conversational portal of claim 9, wherein the client is held captive between a time period where a link provided by the conversational browser is selected by the requesting client and one or rendered and served to the requesting client.
- 11. The conversational portal of claim 10, wherein the requesting client is released when a link is directly requested by the requesting client.
- 12. The conversational portal of claim 9, wherein a service provider of the conversational portal provides one of advertisements, services and a combination thereof, during at least one predetermined time period in which the requesting client is held captive.

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- 13. The conversational portal of claim 12, wherein the at least one predetermined time period is a time period between fetching links between different information sources.
- 14. The conversational portal of claim 12, wherein the advertisements and services are multi-modal.
- 15. The conversational portal of claim 12, wherein the advertisements and services are provided by the service provider on behalf of a third-party under a business agreement between the service provider of the conversational portal and third-party.
- 16. The conversational portal of claim 1, further comprising:

an audio indexing system for segmenting and indexing audio and multimedia data obtained from an information source; and

a multimedia database for storing the indexed audio and multimedia data.

17. The conversational portal of claim 16, wherein the conversational browser obtains desired segments from the

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multimedia database in response to a client request and presents such segments to the client based on the I/O capabilities of the client.

- 18. The conversational portal of claim 16, wherein the conversational browser periodically downloads multimedia data from at least one information source to index and store the multimedia data in the multimedia database.
- 19. The conversational portal of claim 18, wherein the downloading and indexing of the multimedia data of the at least one information source is performed under a business agreement between a service provider of the conversational portal and a service provider of the at least one information source.
- 20. The conversational portal of claim 16, wherein the conversational portal maintains, for a registered subscriber, a program comprising user-selected multimedia segments in the multimedia database.

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- 21. The conversational portal of claim 20, wherein the registered subscriber can conversationally navigate the program and select desired segments for broadcasting via the requesting client.
- 22. The conversational portal of claim 20, wherein the program comprises radio on demand service which the registered subscriber accesses via a wireless phone
- 23. A system for accessing information, comprising:
 an access device having at least one input/output
 modality;

a content server; and

- a conversational portal for retrieving information from the content server in response to a request communicated from the access device and one of serving and presenting the retrieved information to the access device based on the at least one I/O modal ty of the access device.
- 24. The system of claim 23, wherein the content server provides one of multi-modal content pages, multi-modal applications, and both.

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- 25. The system of claim 24, wherein the multi-modal content pages and applications are implemented in a modality-independent representation.
- 26. The system of claim 24, wherein the conversational portal comprises a conversational browser for fetching and processing one of a multi-modal content page and multi-modal application for presentation to a user based on the I/O capabilities of the access device.
- 27. The system of claim 24, wherein the conversational portal comprises a portal transcoder for converting one of a multi-modal content page and multi-modal application into at least one modality-specific representation based on detected I/O capabilities of the access device.
- 28. The system of claim 24, further comprising a proxy transcoder, accessible by the conversational portal, for converting a modality-specific site of a content provider into a multi-modal representation.

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- 29. The system of claim 28, wherein the proxy transcoder service is provided by one of the content provider and a third-party under a business agreement with the content provider.
- 5 30. The system of claim 24, wherein the access device is a multi-modal device comprising a local conversational browser for processing and presenting one of a multi-modal content page and application received by the conversational portal.
 - 31. The system of claim 23, wherein the conversational portal is accessed by calling a predesignated telephone number.
 - 32. The system of claim 23, wherein the conversational portal comprises a portal directory database comprising a directory of content server addresses.
 - 33. The system of claim 32, wherein the portal directory database comprises one of multi-modal content pages, multi-modal applications, and both associated with at least one content provider, which are hosted by the conversational portal.

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34. A method for providing access to information over a communications network, comprising the steps of:

establishing communication with a conversational portal using an access device having at least one input/output modality associated therewith;

retrieving, by the conversational portal, information in response to a user request;

one of presenting and serving, by the conversational portal, the information to the user based on the at least one I/O modality of the access device.

- 35. The method of claim 34, wherein the retrieved information comprises one of multi-modal content pages, multi-modal applications and both.
- 36. The method of claim 35, further comprising the steps of:

detecting at least one I/O modality of the access device; and

transcoding the retrieved multi-modal information into at least one modality-specific format corresponding to the at least one detected I/O modality.

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37. The method of claim 34, further comprising the steps of:

holding the user captive during a period in which the retrieving step is executed; and

presenting one of advertisements, services and a combination thereof to the user during a predetermined time period in which the user is held captive.

38. The method of claim 34, further comprising the steps of maintaining, by the conversational portal, a program for a register subscriber to provide a broadcast on demand service.